



September 15, 2005

## HURRICANE KATRINA-FREQUENTLY ASKED QUESTIONS

- 1) **What is expedited assistance?** Expedited assistance is advanced funding made available to displaced disaster victims to help individuals and families meet immediate needs.
- 2) **How much money will be available for expedited assistance and what can it be used for?** Currently, the amount of money being distributed through this special expedited assistance is \$2,000 per qualified household, which can be used for emergency purchases and disaster-related needs such as food, shelter, clothing and personal necessities.
- 3) **What do I need to do to receive expedited assistance?** The first step to qualify for any form of federal assistance is to register with FEMA by either going on line to [www.fema.gov](http://www.fema.gov) or calling FEMA's toll-free registration line at 800-621-FEMA (3362) – TTY 800-462-7585.
- 4) **How can I obtain expedited assistance?** Once you register with FEMA for assistance, expedited assistance may be made through electronic funds transfer (EFT) directly into your bank account, or a check by mail to you.
- 5) **Is that the only assistance people will receive from FEMA?** Expedited assistance serves as an advance of funds. Eligibility determinations may result in subsequent payments of assistance.
- 6) **I'm a renter. Can FEMA help me?** If your rental home has been made unlivable due to the disaster, FEMA may provide rental assistance.
- 7) **Will FEMA pay to repair my home?** If you are a homeowner and your primary resident was damaged, FEMA may provide a grant of up to \$5,200 for home repair, *if not covered by insurance*.
- 8) **Does FEMA help people who have insurance?** By law, FEMA cannot duplicate any benefit, including insurance. If you have insurance, work with your insurance agent as soon as possible, but also register with FEMA. If your insurance settlement does not meet your disaster-related needs, send the settlement information to FEMA.
- 9) **Do I have to pay rent for a travel trailer?** If you are provided a travel trailer by FEMA, you do not have to pay rent, unless the rent would be covered by your insurance additional living expense coverage.
- 10) **Can I have a travel trailer set up at my home?** If no other housing units are available, a travel trailer can be placed on your private property, if the site is feasible as determined by an inspector.
- 11) **If I live in a trailer, does FEMA pay my utilities?** FEMA does not pay any utility costs, including deposits. However, you may use expedited assistance funds to cover these items.
- 12) **How long can I use the trailer?** You may use the travel trailer for up to 18 months as long as you are actively working on a permanent housing plan. If the trailer is needed beyond 18 months, FEMA will charge the fair market rent of your area for a one-bedroom unit.
- 13) **My family is too large for a travel trailer. What do we do?** FEMA can provide more than one travel trailer for a family if necessary.
- 14) **I can't afford and don't want a loan.** SBA is a part of the recovery process. You may be sent an SBA loan application based on the income you claimed at the time of your registration. Please remember that SBA may loan money for many items that a grant cannot provide. You may not be approved for a low interest loan – but to be considered for a FEMA/State personal property grant the SBA must first turn you down. SBA's toll free telephone is 800-659-2955.

- 15) **I got a check from FEMA. What can I use the money for?** When you get money from FEMA you may use it to meet your disaster related necessary expenses and serious needs. You will receive a letter from FEMA telling you what the money covers. Be sure to read your applicant guide or visit any Disaster Recovery Center for more information.
- 16) **Do I have to repay the money to FEMA?** Any money you receive from FEMA is a grant that does not have to be paid back. However, the money must be spent to meet your disaster related necessary expenses or serious needs. Any money obtained fraudulently or spent on ineligible items will have to be returned.
- 17) **Can FEMA help with damages or loss of my car?** Yes, but if you are referred to SBA you must first complete the SBA loan application. SBA will determine if you can afford a loan. If you are denied a loan, SBA will refer you to a FEMA/State grant program.
- 18) **Why did my neighbor get more money than I did?** During a disaster, many people have similar issues, but different needs. For example, your neighbor may have had less insurance coverage or different family size. If you disagree with any FEMA decision, you have the right to appeal.
- 19) **If I am an undocumented immigrant, am I eligible for any assistance from FEMA?** You may be eligible for short-term, non-cash emergency aid provided by voluntary agencies.
- 20) **What does FEMA do if suspects fraud?** Any individual who suspects fraud or abuse of any FEMA programs may contact the fraud hotline at 1-800-323-8603.

**If you have additional questions about your individual case, please contact the FEMA Helpline at 1-800-621-3362 or 1-800-462-7585 (for hearing impaired), or visit the Disaster Recovery Center nearest you.**